

me 4/29/09 10:20:43  
BK 3,023 PG 529  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

INDEXING INSTRUCTIONS: Lot 138, College Park Subdivision, Phase Three, Section 11, Township 2 South, Range 6 West, Olive Branch, DeSoto County, Mississippi

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on April 28, 2005, Tarkyshia Williams and Garthell Wade, executed a Deed of Trust to Davis Law Firm, Trustee for the use and benefit of New Century Mortgage Corporation which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 2,208, Page 643 thereof, describing the following property:

Lot 138, College Park Subdivision, Phase Three; of Section 11, Township 2 South, Range 6 West, Olive Branch, Mississippi, as shown on plat of record in Plat Book 85, Page 21, in the Chancery Clerk's Office of DeSoto County, Mississippi

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust;  
and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW THEREFORE, the undersigned does hereby appoint and substitute **NATIONWIDE TRUSTEE SERVICES, INC.**, as Trustee in said Deed of Trust, the said **NATIONWIDE TRUSTEE SERVICES, INC.**, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

maris  
Schneider

b

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this  
the 20th day of April, 2009.

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE, FOR HSI ASSET  
SECURITIZATION CORPORATION TRUST 2005-NC1,  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES  
2005-NC1

By: Beth Cottrell

Beth Cottrell  
Its ATTORNEY IN FACT

Assistant Secretary

STATE OF Ohio  
COUNTY OF Franklin

**POWER OF ATTORNEY**  
**ATTACHED AS EXHIBIT A**

I Jennifer Jacoby, a Notary Public in and for said State and County  
hereby certify that Beth Cottrell who is Assistant Secretary,  
respectively of JPMorgan Chase Bank, N.A., Attorney in Fact for DEUTSCHE BANK  
NATIONAL TRUST COMPANY, AS TRUSTEE, FOR HSI ASSET SECURITIZATION  
CORPORATION TRUST 2005-NC1, MORTGAGE PASS-THROUGH CERTIFICATES,  
SERIES 2005-NC1, a corporation signed the foregoing conveyance with full authority, executed  
the same voluntarily for and as the act of said corporation, acting in its capacity as attorney in fact  
on this day.

Given under my hand this 20th day of April, 2009

Jennifer M. Jacoby  
NOTARY PUBLIC

My Commission Expires:

05-28-2012



JENNIFER M. JACOBY  
Notary Public, State of Ohio  
My Commission Expires 05-28-2012

Prepared by and Return To:  
**0904014MS**  
Nationwide Trustee Services, Inc.  
1587 Northeast Expressway

Atlanta, Ga 30329  
770-234-9181

When Recorded Mail To:

Chase Home Finance LLC  
REO Dept 602(C29)  
10790 Rancho Bernardo Road  
San Diego, CA 92127

Exhibit A

#### LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States, and having its principal place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, as Trustee pursuant to that **HSI Asset Securitization Corporation Trust 2005-NC1 Pooling and Servicing Agreement** dated as of August 1, 2005 (the "Agreement") by and among HSI Asset Securitization Corporation, New Century Mortgage Corporation, NC Capital Corporation, Wells Fargo Bank, N.A., Deutsche Bank National Trust Company, and JPMorgan Chase Bank, National Association (the "Servicer"), by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreement solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which JPMorgan Chase Bank, National Association is acting as the Servicer:

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreement.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements.

5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - a. the substitution of trustee(s) serving under a Deed of Trust in accordance with state law and the Deed of Trust;
  - b. the preparation and issuance of statements of breach or non-performance;
  - c. the preparation and filing of notices of default and/or notices of sale;
  - d. the cancellation/rescission of notices of default and/or notices of sale;
  - e. the taking of deed in lieu of foreclosure; and
  - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e. above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
  - a. listing agreements;
  - b. purchase and sale agreements;
  - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
  - d. escrow instructions; and
  - e. any and all documents necessary to effect the transfer of property.
10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of March 5, 2007.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the Agreement, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank National Trust Company except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Deutsche Bank National Trust Company or Bankers Trust Company of California, N.A. then the Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreement or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreement.

The Servicer hereby agrees to indemnify and hold the Trustee and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by the Servicer of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreement or the earlier resignation or removal of the Trustee under the Agreement.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Deutsche Bank National Trust Company as Trustee has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 9th day of March, 2007.

Deutsche Bank National Trust Company as Trustee  
By Melissa Wilman  
Name: Melissa Wilman  
Title: Vice President

Acknowledged and Agreed  
JPMorgan Chase Bank, National Association, Servicer,

By: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

STATE OF CALIFORNIA  
COUNTY OF ORANGE

On March 9th, 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared **Melissa Wilman** of Deutsche Bank National Trust Company, as **Trustee for HSI Asset Securitization Corporation Trust 2005-NC1**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.  
(SEAL)

Tiffany Yuan  
Notary Public, State of California

